



May 27, 2022

000001-0000061 419621

TIMOTHY KING
1858 W. 109TH ST
LOS ANGELES CA 90047

Re: Application #81617002

Dear Applicant,

After carefully reviewing your application, we are sorry to advise you that we cannot approve your request at this time. The reason(s) for decline are:

RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
TOO MANY INQUIRIES LAST 12 MONTHS
LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED

If we obtained information from a consumer reporting agency as part of our consideration of your application, its name, address, and telephone number is shown below. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. You have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency. You can find out about the information contained in your file (if one was used) by contacting:

Experian
PO Box 2002
Allen, TX 75013
(888) 397-3742
www.experian.com/reportaccess

Should you have any questions about this notice, please contact us at the address or telephone number at the top of this notice.

EQUAL CREDIT OPPORTUNITY ACT NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The agency that administers compliance with this law concerning this credit union is Federal Trade Commission, 901 Market Street, Suite 570, San Francisco, CA 94103



P.O. Box 2080
Vallejo, California 94594
707.462.4300 • www.traviscu.org

Your Credit Score and the Price You Pay for Credit

TIMOTHY KING

Your credit score	586 Source: Credit Bureau Score	Date: May 13, 2022																		
Understanding Your Credit Score																				
What you should know about credit scores?	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It indicates information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.																			
How we use your credit score?	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.																			
The range of scores.	Scores range from a low of 300 to a high of 850 . Generally, the higher your score, the more likely you are to be offered better credit terms.																			
How your score compares to the scores of other consumers?	<p>FICO</p> <table border="1"> <caption>FICO Credit Score Range Distribution</caption> <thead> <tr> <th>FICO Credit Score Range</th> <th>Percentage of Consumers</th> </tr> </thead> <tbody> <tr><td>300-499</td><td>2%</td></tr> <tr><td>500-549</td><td>7%</td></tr> <tr><td>550-599</td><td>10%</td></tr> <tr><td>600-649</td><td>11%</td></tr> <tr><td>650-699</td><td>13%</td></tr> <tr><td>700-749</td><td>14%</td></tr> <tr><td>750-799</td><td>21%</td></tr> <tr><td>800-844</td><td>22%</td></tr> </tbody> </table>	FICO Credit Score Range	Percentage of Consumers	300-499	2%	500-549	7%	550-599	10%	600-649	11%	650-699	13%	700-749	14%	750-799	21%	800-844	22%	Experian
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Checking Your Credit Score		
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.	
How can you obtain a copy of your credit report?	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report</p> <p>By telephone: Call toll-free: 1-877-322-8228</p> <p>On the web: Visit www.annualcreditreport.com</p> <p>By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>	
How can you get more information?	For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at www.federalreserve.gov , or the Federal Trade Commission's web site at www.ftc.gov .	